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Department of Applied Economics and Management  
Cornell University, Ithaca, New York 14853-7801 USA

## **A TYPICAL SCENE: FIVE EXPOSURES TO POVERTY**

**Ravi Kanbur**

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**A Typical Scene:  
Five Exposures To Poverty**

**Ravi Kanbur<sup>1</sup>**

[www.people.cornell.edu/pages/sk145](http://www.people.cornell.edu/pages/sk145)

**November, 2008**

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**Abstract**

Over the past decade, I have been involved with an “Exposure and Dialogue Program” (EDP), which literally exposes analysts and policy makers to the lived reality of poor women’s lives by getting them to spend a few days experiencing that life. After each EDP, participants are encouraged to write up their experiences in the form of “personal” and “technical” notes. This compendium brings together the personal notes I did for my five exposures.

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<sup>1</sup> Cornell University: T.H. Lee Professor of World Affairs, International Professor of Applied Economics and Management, and Professor of Economics

## Prologue

Over the past decade, I have been involved with an “Exposure and Dialogue Program” (EDP), which literally exposes analysts and policy makers to the lived reality of poverty lives by getting them to spend a few days experiencing that life. In the words of Karl Osner, the originator of the EDP:

“Each participant will be challenged to see the reality of poverty and vulnerability through the eyes of a particular individual, typically a woman, and to understand how that person strives to overcome poverty and vulnerability...The host is in the centre of the immersion. The participant, the guest, will meet his or her host in the reality of her daily life and work and is exposed to her life cycle needs. Thus poverty gets a face....For a short period, the participants of the EDP cross the divide, the social differences and gaps between them and the hosts. The participants will “walk in the foot steps” of their hosts, participating in their daily life and work. They will at least get some feeling of the host’s daily worries and needs, failures and achievements, hopes and fears....During the process of exposure, reflecting and dialogue which are the main phases of the Immersion Program the participants will build a bridge which will finally lead them back to themselves and to their own responsibilities. But, and this makes the difference, now the participants can look at their own daily work from the perspective of the host. The poor are now at the centre.”<sup>2</sup>

The first of these exposures happened in 1999, when I was Director of the World Bank’s World Development Report on Poverty. After that, from 2004 onwards, a group of us, known as the Cornell-SEWA-WIEGO<sup>3</sup> Dialogue group, have met roughly once a year within the EDP framework to dialogue and debate a number of labor market issues.

After each EDP, participants are encouraged to write up their experiences in the form of “personal” and “technical” notes. These exposures now permeate my thinking and my work as a technical economist. This compendium brings together the personal notes I did for my five exposures. They are reproduced here as written, without editing. I hope others will find them interesting enough to explore the EDP methodology further and to use it in their own work.<sup>4</sup>

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<sup>2</sup> Taken from Karl Osner, “Using Exposure Methodology to Dialogue on Key Issues,” <http://www.arts.cornell.edu/poverty/kanbur/EDPCompendium.pdf>

<sup>3</sup> SEWA is the Self Employed Women’s Association, [www.sewa.org](http://www.sewa.org); WIEGO is an international network supporting poor working women, [www.wiego.org](http://www.wiego.org).

<sup>4</sup> The personal and technical notes of all participants in the Cornell-SEWA-WIEGO Dialogues can be downloaded from the following url’s: <http://www.arts.cornell.edu/poverty/kanbur/EDPCompendium.pdf>; <http://sds.ukzn.ac.za/files/RR75.pdf>; <http://www.arts.cornell.edu/poverty/kanbur/EDP05Compendium.pdf>; <http://www.arts.cornell.edu/poverty/kanbur/CSW2008DialogueCompendium.pdf>

2004

### A Typical Scene

The front room of Kamlaben's house. Napad village, Kheda district, Gujarat state. You enter the front room from the verandah, and the front room leads to the back room of the two room house. We are sitting on the floor—Martyben, Kamlaben, Jyotiben and Leenaben. Martyben and I are the outsiders. Jyotiben and Leenaben are SEWA organizers. Two others are watching and listening from the back room--Kamlaben's two sisters.

We are finding out about Kamlaben's life and her struggles. Married at two, living with her husband at thirteen, first child at fifteen. We learn about two children who died due to inadequate health care. We learn about the death of her husband, and ill treatment from in laws that is the lot of widows in India. I am quiet—unusual for me. Martyben is asking the questions. Without having discussed it, we know that such questions are best put by a woman.

The door to the front verandah has been closed against the evening winter chill. It opens and in streams a family of women, children in tow. They have heard that there are guests in the village, and they have come to meet and greet.

The news of guests in the village spread fast, and it is easy to guess why. Earlier in the day we were walking to the shop where Kamlaben buys her provisions. Martyben's fair complexion and light colored hair was of course attracting a lot of attention. Young children stopped flying kites and fighting to stare. Old men started talking to each other, animated. I imagined the conversation they were having:

“So, who is that white woman surrounded by all those Indian women?”

“Oh that. You know there's an election coming. Congress wants to win here. That must be Sonia Gandhi.”

“Yes, and that Indian man next to her, the one in the black trousers and blue shirt who nods at everything she says—he must be her Commando bodyguard.”

My mind drifts back from the imagined conversation to the scene in front of me. A typical scene of friends visiting friends. The women have settled down on the floor, arms linked with Kamlaben and her sisters. Attention is focused on the youngest of the children in tow—a six month old baby girl. She is passed around for hugs and admiration. She is of course passed to Martyben, and then after a while the mother takes her back, worried that the baby is about to do what babies do.

A typical scene. Except that the baby's name is Hina and the mother's name is Mumtaz. This is a Muslim baby being passed around a Hindu house for hugs and kisses. A house in a district that was racked by the communal riots of 18 months ago. The conversation naturally turns to the riots, in which unspeakable acts of communal violence,

rape and murder were committed. But there was no trouble in Napad. The visitors said that Kamlaben had told them to come to her house if there was any trouble. Any Hindu who came after them would have to deal with her first. And Kamlaben said the same about her neighbors—their Muslim house would be a sanctuary for her. Ever since the organized communal violence in Gujerat I have been searching the internet, almost obsessively, for journalistic reports of individual acts of courage and kindness in the middle of the mayhem. Sitting on Kamlaben's floor I realize I can stop my search. I have found my own story.

Unclean analytical thoughts keep bubbling up in the face of this purity of the human spirit. This is a Muslim majority village. But the Muslims are in a minority in the surrounding area. Rational choice calculations might then suggest that Hindus and Muslims in this village might actually behave in this way. My thoughts turn also to work I have been doing with Indraneel Dasgupta on mathematical models of communal division and tension. I think back to one of our models, in which cross communal activity lessens communal tension. The women in the room all belong to SEWA, and are part of the SEWA savings group and other groups. I realize that I am sitting in the middle of our theoretical proposition. I also get excited about how one of our models can be modified based on the realities I have observed, leading to a new model, a new paper, and a new publication in a refereed journal—the holy grail of academic existence.

Analytical thoughts erupt uncontrolled for a while. Such eruptions are an occupational deformity of the academic mind. But I suppress them for now. Let me savor what I am seeing in Kamlaben's front room, a scene that is typical as it unfolds, and yet so remarkable because it is happening at all.

**Ravi Kanbur\***  
**27 January, 2004**

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\* Personal reflection after the Cornell-WIEGO-SEWA Exposure and Dialogue Programme, Gujerat State, India, January 10-15, 2004. Marty Chen and I stayed for two nights in Napad village, in the home of Kamlaben, a member of SEWA.

2005

**I don't think I want to go to that temple any more<sup>5</sup>**

I of course consider myself to be an old hand at all this. EDP, I've done it before. Our host lady Ramilaben lives in Ganeshpura. I've been there before. We are being exposed to her role as a member of the Executive Committee of the Vanlaxmi Cooperative in Ganeshpura. I've visited them before. Three times, I think. On two of the past visits I have tried to get into an inviting looking temple at the entrance to Ganeshpura, but always found the iron gates locked.

Ramilaben's house is just along from the temple, it turns out, in a clutch of houses belonging to the Senma community. Joe Devine (my EDP companion) and I arrive and sit down for the customary greetings and talk at Ramilaben's house. We are accompanied by two formidable SEWA workers. Labuben and Indhiraben, and a SEWA trainee, Manjriben (SEWA uses these EDPs to give exposure to its new recruits to its own members). Labuben runs the SEWA cooperative shop in Ahmedabad, which sells the agricultural output of SEWA members, including that of the Vanlakshmi Cooperative. Indhiraben is the organizer for Mehsana district. I know them both from previous visits to SEWA and to Ganeshpura.

As the pleasantries get going I ask about the temple and whether I could visit it (last time I came it was with my wife, I say, and it would be nice to tell her that I managed to visit the temple we both saw from the outside). Ramilaben and her husband look at each other. He says we can try and go to it later.

But later never comes. The program is busy. We go to the Vanlakshmi cooperative and get a walk on part in a dispute between the cooperative and the Ganeshpura Panchayat. The Panchayat, controlled of course by the upper castes, gave the land to the cooperative some years ago, when it was wilderness. Now that it has been transformed into an income earning opportunity by the women's hard work (growing fruits and selling plants from nurseries), the Panchayat is asserting rights over the income. (So what's new?). It all turns, it turns out, on arcane issues about the nature of the agreement and the nature of the income (how the women's labor is counted in the cost, for example). The matter is to be resolved by the relevant Gujerat government officials, and they are at the cooperative, going over the books. Labuben and Indhiraben are making their case, having name dropped us into the conversation. We were told later that the responses of the officials improved somewhat. Guessing on our roles, Joe and I played the part well. This turned out alright, but the fundamental village inequalities are of course a constant threat to any gains that SEWA may make, although organization of the poor, particularly of poor women, has payoff in the large and in the small, as we saw.

I ask again about the temple. Later. But later never comes. The program is busy, and enjoyable. After dinner with the family Joe and I sit discussing with Labuben and

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<sup>5</sup> Personal reflections after EDP which preceded Cornell-SEWA-WIEGO conference on Membership Based Organizations of the Poor, Ahmedabad, January, 2005.



Indhiraben. In my obsessive analytical way I press them both to tell me the three most important events that they can recall that led to SEWA's strength as an organization. After a while it becomes clear to me that the question does not make sense to them. Sure, they mention SEWA's response during the riots or during droughts and floods. But to them it is all much more seamless. The Panchayat problem was resolved today, but there will be another one tomorrow. It's SEWA's steady presence that matters, it seems to me they are saying. An ongoing struggle. I listen and learn.

But I am already chastened. As we finished dinner I asked about the temple again. This time I ask Ramilaben's husband, as he is leading me out to the toilet facilities. He says yes the temple is open now. Oh good, I think, we can go there on the way back. But he is still talking and what he says stops my heart. So obvious, so stupid of me not to realize. Me with all my exposures and all my dialogues and all my reading. And my three visits to Ganeshpura. The temple is not open to him, to Ramilaben, the Senmas or any of the lower castes. But, he says, I am sure you can go there, no problem. I'll speak to them if you like. They'll let you in, but I can't go in. That's OK, I say, we'll do it another time, lets get back to Labuben, Indhiraben and the others in the house.

SEWA itself is an oasis where caste is seen as an obstacle to be overcome actively and purposively. The Gandhian prayers with which each SEWA meeting starts assert this. On previous exposures I have seen the effects in Hindu-Moslem cooperation within SEWA. But SEWA lives in the real village world. The realities of caste are seared into my mind this time. That is also what exposure does. Through small incidents and large, these small and seemingly superficial visits affix the knowledge that we all acquire through books and reports, affix it firmly by putting a face and a place to it.

I tell my wife about the temple we both saw at the entrance to Ganeshpura. I say to her, I don't think I want to go to that temple any more.

**Ravi Kanbur**  
**(revised)**

2007

### And has the Labola Been Paid?<sup>6</sup>

*Imraan Valodia and I, together with our facilitator Sibongile Mkhize had the enormous privilege of staying with Host 3<sup>7</sup>. She lives in Umzinyati, outside Ndedewe, about an hour from Durban. She makes and sells concrete blocks. We shared her household, her food and (after a fashion) her work. These notes, made at the end of the day, capture the information I was gleaning, and what I thought and felt at the time. They are reproduced pretty much as they were written, with no attempt at constructing a narrative—though one does seem to emerge nevertheless.*

We paid a courtesy visit to the chief to ask permission to visit the area. Chief was out. Met his wife. She is a school teacher—a deputy principal. She has 108 orphans out of 900 students in total. She asked for assistance.

Discussions began with Host 3. She moved here on marriage. Husband's family has been here for a long time.

SEWU<sup>8</sup> has been very important to Host 3. She got training in making concrete blocks and in sewing. Her father-in-law opposed her going to SEWU meetings. "Are you really going to the meetings?" Her husband, however, was supportive. There 5 women in Host 3's group—4 are widows. Host 3's husband joked, "Am I next?" Host 3 has 3 girls and a boy. Youngest are twins—a boy and a girl.

In Dec.2005 her husband had a car accident. His car was badly damaged. He cannot now help in delivering the concrete blocks that Host 3 makes. Host 3 says there is demand for blocks, but (i) because of the accident and because the car was not insured, delivery is an issue and (ii) to make blocks means buying cement in advance. Finding finance for this upfront purchase, and sometimes to take advantage of special deals for bulk buying, is a major problem.

Her friend stopped by. She does multiple things—blocks, clothes, domestics work (2 jobs). She sells clothes at the pension points in the area. She is not registered by her domestic work employers.

House is in reasonable amount of land. Built in different connected parts. TV, music system. Manchester United posters. Outside toilet, provided recently by the local authority—2001. Electricity came in the late 1990s. Running water is also recent--2000. Before, much of the time was taken up fetching water—several times a day to the river to fill up the tank. Piped water has released time for other activity, like making blocks. It also

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<sup>6</sup> Personal reflections after the Exposure and Dialogue Program of the Cornell-SEWA-WIEGO Dialogue group in South Africa, March, 2007.

<sup>7</sup> Unlike for India, the Dialogue group decided not to specify the name of our hosts for our publicly available write-ups.

<sup>8</sup> Self Employed Women's Union, inspired by SEWA.

helps in growing vegetables on the land. The data in the volume that Haroon Borhat and I have edited show the improvement in social services throughout South Africa. Host 3 is the reality behind the statistics. Her case shows how important it is to press ahead with full provision nationally.

Second day. Making blocks. Taken down to riverbed, where blocks are made, by Host 3's husband in borrowed car. Car filled with tools, including very heavy block maker, and 3 bags of cement. Stuff unloaded near river bed. Then lugged some distance over very uneven and overgrown terrain. Three 50Kg cement bags in a wheelbarrow particularly difficult, especially getting it over a fallen tree.

Blocks are made in a clearing, where sand from the riverbed is brought to dry. Host 3 had enough sand for today, but she takes us down to the bed to see how sand is collected and what sort of sand (coarse, not fine) is needed. Right sort of sand is close to the water, and hence wet and heavier to carry back.

We had 3 bags of cement. 4 wheelbarrows of sand per bag were mixed. Water added—fetched from the river in a plastic tank. Mixing the concrete and then making the blocks is heavy back breaking work. Each bag of cement costs 65 Rands. To pay boys to get 4 wheelbarrows of sand and help make blocks costs 20 Rands. Each bag of cement makes 30 blocks. Each block sells for 4 Rands. So profit is 1 Rand per block.

In one morning's work we made 90 blocks, or roughly 90 Rands profit when the blocks are finally sold. Such work cannot be done every day.

A key issue for Host 3 is transporting tools and cement from her house to the river bed. If this was available, or if there was security at the site so she could leave stuff there, the work day would be much easier. Lugging the tools and wheelbarrow back up the hill to the house at the end of the day was no easy business. And to think Host 3 had to do this 8 times a day for water before running water in her house.

The other key issue, perhaps the major one, is the “float” with which to buy the cement to meet the orders. She had a float, and was doing reasonably well according to her, but she lost this float with the expenses of the car accident. Since then, things have been difficult. The car accident highlights the vulnerability to shocks.

Third day. Wake up aching all over. Muscles I did not know I had were aching. Yet Host 3 does this several times a week.

We go back down to the river to see the blocks. They need to be “watered” for them to dry strong. Four days of drying is needed.

Come back and get ready to leave. Mafikizolo comes on the radio. Sibongile tells me they're on, since she knows this is my favorite group. This is from their latest CD, Six Mabone. Must get it.

Other members of Host 3's group arrive. We all walk down to road to catch the taxi back to Durban. It must have been quite a sight, Imraan and Ravi walking with 8 women. The sight does not go unnoticed by two old men sitting in front of their house. "Where are you taking those men?" they ask the women. "And has the labola been paid?"

What should I say to the South Africa policy makers I will meet in two day's time, based on my three days with Host 3? I would like to say the following:

1. The provision of social services is having an impact. Stick with it.
2. Host 3 and women like her face finance constraints for the "float" for their activities. And yet the formal system seems to have failed them.
3. The importance of "microinsurance", which can stop a negative shock leading to a downward spiral.
4. The importance of SEWU, and of Membership Based Organizations of the Poor more generally, is clear. SEWU is no more, but support for MBOPs<sup>9</sup> needs to be explored vigorously.
5. (Based not so much on Host 3's experience, but what I heard from Host 1 on the first day about her difficulties in selling school uniforms). Crack down on monopolistic practices that block the output of the small producers from being sold, especially to the public sector.

**Ravi Kanbur**  
**24 May, 2007**

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<sup>9</sup> Membership Based Organizations of the Poor

2008

**You are very beautiful**

**Cornell-SEWA-WIEGO Dialogue, March 2008**

**Reflections**

**Ravi Kanbur**

**23 April, 2008**

Every one of the five dialogues we have had in the last five years has produced wonderful, striking memories. Working in the tobacco fields with Kamlaben in Gujarat, and with Host 3 making concrete blocks outside of Durban, stand out. A special bond exists through the experience, not only with the host ladies but with my partners in the exposure part of the “Exposure and Dialogue” (EDP) program—Imraan with Host 3, Marty with Kamlaben.

I was looking forward to meeting again with Kamlaben at our EDP reunion—which Namrata tells us is the first time in the 40 or so EDPs SEWA has organized that the outsiders have come back to visit the host ladies again. I wanted to find out what had happened to her and her family, and how the opportunities and risks of technology and trade that were buffeting her had played out. Although this was not be a full EDP, in the village, but a day long meeting at the SEWA Academy centre in Manipur, seeing her in person and talking to her after four years would be an important stepping stone in our dialogue—she would no doubt ask as many questions of me and Marty as we would of her. Alas, it was not to be. Kamlaben had gone from her village to stay with her daughter some distance away, and SEWA could not contact her. Marty and I were allocated to other host ladies. I listened in to Renana’s reunion with her host lady, Kesarben. Fascinating as that was, I did not feel emboldened enough to ask detailed questions. I resolved that sometime in the near future, when Renana and I were both in Ahmedabad, I would prevail upon Renana to take me to visit Kesarben in her village.

After the EDP reunion we moved on to the next stage of the program, a field visit to National Rural Employment Guarantee (NREGA) sites in Dahod district. Our hosts were Disha, a very impressive organization that helps to organize tribals (mostly Bhils). They have been advocating for an NREGA, and are now organizing to see proper implementation, despite what seems like considerable foot dragging at the higher levels of government, and the persistent corruption at lower levels (no doubt at higher levels too). The brief interaction with Disha only strengthens my belief in the importance of Membership Based Organizations of the Poor. Disha has helped to form a union, Eklavya Sanghatan, to demand rights of tribals in this and other contexts.

We are taken to an NREGA site. I am with a group that includes Imraan, Jeemol and Namrata from our dialogue circle. On the way there we see the ditches dug, for road covering, on either side of the road. We guess that this is through the NREGA. Villagers are waiting for us. First thing Namrata does is to ask to see the employment cards. None are to be seen. Someone says they are with the Sarpanch, and within a few minutes a bag full

of cards arrives. Namrata reads out the names and hands them to the people—the first time, apparently, that they have seen the cards.

Namrata starts asking questions about hours, wages, migration, alternative work in the towns. She translates for us, along with Disha workers, who continue to impress me with the trust and regard they enjoy from the tribals. The cards show considerable variations in payment for seemingly similar work. Not much imagination needed to guess what has been happening. Per the regulations, the payment is not per hour, but by piece work—digging a ditch of specified dimensions. (Not for the first time in the last five years, I think that Gary, Nancy and I should examine more closely the implications of piece rate minimum wages in the research we are doing). A group of young men joins us, and begin to take the lead in answering questions. They migrate to towns for construction work, they specialize in behind steel bars, for which the pay is higher than for regular construction work (like headloading materials or breaking rocks) that women do. The general response is that if the pay for local work was somewhat higher, not as high as in the towns, they would not migrate. They all articulate the costs of migration, and these are underlined by Disha workers—children’s education suffers when women migrate and take children with them, immunization and health of children suffers when they are not in the village, since they are less likely to be appropriately registered in the towns for these facilities. These costs of migration have not really entered my head till now. Surely they must be counted in the ledger in any assessment.

The meeting is coming to an end. One of the young men has been answering Namrata’s (and our) questions. He is somewhat smartly dressed and coiffed in the manner of what he perceives to be Bollywood style (I think). He’s clearly impressed by Namrata’s handling of the whole meeting, from asking for the employment cards, to handing them out, to asking and fielding questions. I doubt that he has seen a woman play such a role before. As we finish, I can sense he wants to say something, to express his respect and admiration. He formulates what he wants to say for a while and, sitting there cross legged on the ground, he says (in English): “You are very beautiful.”

1999

### **Back-to-Office Report: Basrabai, Meeraiben, and the Master of Mohadi<sup>10</sup>**

1. I am glad that I participated in the Exposure and Dialogue Program of SEWA and the German Institute for North South Dialogue, in Gujerat, India, July 17-27. It has been one of the most educational and moving experiences of my life.

#### **Background**

2. SEWA (Self Employed Women's Association) is a Trade Union dedicated to organizing women in the unorganized sector. Founded by Ela Bhatt in Ahmedabad in 1972, it now has over 200,000 women members, and has branches all over Gujerat. The SEWA model is now being replicated in many other Indian states. The basic philosophy of SEWA is to organize around economic and social issues, to struggle for the rights of the poor and to deliver services through group action at the same time. The key is organization. Indeed, our program was called "Empowerment Through Organizing."

3. There were ten outside participants in the program, including two from the WDR team (myself and Zainal Yusof), two German Members of Parliament (one from the ruling party and one from the opposition), and other representatives of aid agencies, including KFW and IFAD.

4. There were two parts to the program--first Exposure, and then Dialogue. In the Exposure part we were divided into five groups of two and, together with SEWA facilitators, spent several days in the home of a SEWA member. We experienced the daily routine of our host lady, worked with her, ate with her and her family, and slept and awoke in the same accommodation as her family. It is easy to be cynical about such experiences, since ultimately we get to come away and the host lady does not. But there is nothing like using the same toilet facilities to highlight the gap between what Moises Naim once referred to as our "G-4 culture", and the reality of the lives of the people we are ostensibly trying to help. There is nothing like walking three kilometers to fetch water and wood for cooking, to put into perspective the stress that all of us sometimes feel in our jobs here in Washington. And there is nothing quite so moving as the quiet dignity and resolve in the face of unimaginable adversity, to give motivation for our own work.

5. After Exposure, came Dialogue. First, the outside participants met among themselves to exchange and analyze experiences. We were then joined by our SEWA facilitators for a joint reflection. Interestingly, all of these facilitators, many with a lifetime of service to SEWA, had never themselves spent so much time experiencing the lives of their members. Finally, in a remarkable session, we were joined by our host ladies who gave their own perspectives on the process. Ela Bhatt also joined us for this final session.

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<sup>10</sup> This was my first experience of EDP, in 1999, undertaken when I was the Director of the World Bank's World Development Report. World Bank staff are required to write a "back to office" report (BTO) after official travel. This was my BTO.

## **Basrabai, Meeraiben, and the Master of Mohadi**

6. My host lady was Basrabai in the (Muslim) village of Mohadi, Kutch district, 500 kilometers from Ahmedabad on the shores of the Arabian Sea at the Pakistani border. Basrabai is the Sarpanch of the Panchayat--the chair of the local council. This the first time ever that a woman has held this position--one consequence of the recent constitutional amendment in India which reserved one third of the seats, and of the headships, at the Panchayat level for women.

7. There were two outsiders in my group--myself and Eve Crowley, Technical Adviser at IFAD. Our chief SEWA facilitator was Meerai Chatterjee, former General Secretary of SEWA, a woman remarkable in her quiet modesty, analytical sharpness, and committed toughness in dealing with the problems of SEWA members. She was referred to universally, in the local form of address, as Meeraiben.

8. As we arrived in the village after a long drive, crossing a road across a small sea inlet (impassable at high tide), the first building we saw was the primary school--a recently built concrete structure. We were told by Meeraiben that the school had served an important function. In last year's cyclone, the worst in living memory, as their straw huts were blown away the villagers took shelter in the only stable structure in the village--the concrete built school. The villagers main need was then expressed to the inevitable cyclone relief operation as the building of concrete structures instead of the straw huts for their homes. This had started, and there were about a dozen of these now in the village itself.

9. We arrived at Basrabai's house, a one room concrete structure next to a straw hut which was there before. After the usual greetings, almost the first topic of conversation was the school. Since it was a week day, we wondered if it would be possible to go and sit in on a class. Basrabai then informed us that the Master (the teacher) was not there, had not been there for a while, and in fact came once a month, if that. He seemed to be protected by the district level education officer, and could do pretty much what he wanted.

10. In fact, the Master came the next day, because word had got to him that the village had visitors. He came into Basrabai's house, and a conversation started about the school, and the children of the village. This was a shocking experience. Thinking the educated guests to be kindred spirits, he launched into a litany of his difficulties and the difficulties of teaching the village children. He referred to them as "junglee" (from the jungle), a put down instantly recognizable in India. This was too much for Meeraiben, the SEWA organizer, who responded by pointing out that his salary was 6,000 rupees per month (the Indian poverty line is around 11,500 rupees per year, I believe) in a secure job, and his job was at least to show up. The parents were anxious for their children to learn to read and write, even if school attendance meant that the boys could not help their fathers with fishing and the girls could not help their mothers fetch water and wood and work in the fields. The "Master of Mohadi" incident encapsulated for me the gap between macro level strategies and ground level realities in the poverty reduction discourse, a gap which was revealed again and again in the next few days.



11. That evening we were privileged to see Basrabai conduct the "Gramsabha" (village meeting), at which there were two main topics. First, was compensation for the cyclone-- despite the announcement of relief schemes with great fanfare in the capital city in Ahmedabad, the local level delivery left much to be desired, and the local officials were non-responsive. SEWA organizers took down the names of those who had not yet received the compensation they were entitled to, and it was agreed that they and Basrabai would approach the local officials the following week. The second issue was fishing. The Government had imposed a fishing ban along the coast to protect fish stocks. The overfishing was being caused by the big trawlers, but the small fishermen seemed to be paying the price. In any event, the big trawlers fished anyway so long as they could make the right payments.

12. Right in the middle of the Gramsabha meeting, there was a commotion at the side. While trying to separate two fighting cows, Basrabai's brother had been seriously gored in the face. It was late at night, and the nearest doctor was in the next big settlement, 10 kilometers away. Without immediate treatment, the wound was bound to get infected. As it happened, our Jeep was there and the brother was taken to the doctor and brought back. The fragility and vulnerability of rural life was brought home to me in this incident. As Basrabai later recounted, if it had not been for our presence, and with luck the wound just missed the eye, she would have had to have been responsible for him for the rest of her life.

13. The women in Basrabai's village have done craft work for generations, and specialize in a particular type of embroidery and tie-dye. Demand for these products is very high, not only because of the international love affair with things Indian, but because the growing Indian middle class has also taken to rediscovering its roots. The problem is that the traders who come offer very low prices, and can get away with it because of the isolation of the women in their villages. The Government (of India and of Gujerat) has countless schemes to help and to purchase traditional crafts, but these are not very effective. SEWA is stepping in to organize the home based crafts workers and to provide them direct outlets to the high international prices. One piece of embroidery I looked at would fetch 150 rupees in the international market, but the traders would have offered around 20 rupees while the Government outlets would offer around 60 rupees. The lack of connection to markets and hence poor income earning opportunities, and the failure of government institutions to help, became a constant theme in our discussions with SEWA.

14. On our last day we went to Basrabai's field, an hour's walk from her house, where she was trying to grow millet. The riskiness of agriculture was there for us to see. The lack of rain (as a result of which we had been able to sleep in the open air under the stars) had left the ground hard and dry. If it didn't rain in the next few days, Basrabai informed us as she collected grass for her cattle, the crop would be lost, and with it the outlay she had made in having the field tilled by a hired tractor driver (this is how she had decided to invest some of the money she had made from the crafts activities). By the time we met her in Ahmedabad for the final session, it still had not rained.

### **Making Sense Of It All: The Demand Side of Pro-Poor Policies and Interventions**

15. Back in Ahmedabad, all the participants tried to make sense of what they had experienced. Alongside the emotion of the experience (the quiet dignity of our host ladies, and the utter commitment of our SEWA facilitators, moved most of us to tears as we told our stories) we tried to analyze what we had seen and to relate it to the more conventional discourse on poverty reduction strategies. For my part, I tried to relate what I had seen to our proposed WDR themes of Empowerment, Security and Opportunity. As you might guess from what I have described of Mohadi village, these themes have considerable resonance in Basrabai's life. Expansion of income earning opportunities through craft work, driven by expanding national and international demand, has been very important for her in the last two or three years. But the insecurities of her life, the health risks and agricultural risks she and her family face, mean that any gains through other means are always very fragile. Finally, while her election as Sarpanch, through an explicit affirmative action policy, shows what can be achieved through state action, the local officials and state structures are not as yet accountable to her and to her village--far from it. Thus all three of our themes were present, but what also came out was the interrelationship between them and how one fed into another. Empowerment, Security and Opportunity--to paraphrase Ela Bhatt, one without the other does not make sense, one before the other does not make sense.

16. In fact, Basrabai, Meeraiben and the Master of Mohadi crystallized for me a line of argument I tried out at a PREM week panel the week before. It goes as follows. The focus of the Bank and other agencies might be characterized as tracing out the "Production Possibility Frontier" of pro-poor policies and interventions. We look across countries, regions within countries, communities within regions, and households within communities, to identify the determinants of poverty reduction. Thus, for example, in the 1990 WDR we compared the great performance of an Indonesia and the less than stellar performance of a Brazil, and asked--what distinguishes the two? The answer, roughly speaking, was outward oriented growth and wide spread provision of basic social services. We compare Kerala and Bihar in India (e.g. the work of Dreze and Sen, Hunger and Public Action, 1990), or at the very micro level with panel data sets, we compare those households who have escaped poverty and those who have not, and ask what distinguishes them (e.g. Grootaert and Kanbur, Journal of Development Studies, 1997).

17. This is of course a very valuable exercise, and much more can and should be done on it--for example, in WDR 2000/1 we are going to emphasize the role of policies and interventions on risk and vulnerability in explaining good performance on poverty reduction. But what it cannot do is to even begin to tell us how and why certain policies were chosen in one place and not in others. Thus, while it can trace out the production possibility (or transformation) frontier, it cannot tell us how points come to be chosen on this frontier. In other words, **the demand side of pro-poor policies and interventions**, is largely missing from our analysis. This is particularly true of very local level outcomes, which have a dynamic all of their own.

18. It is a tautology, but nevertheless a useful tautology, that in societies where the poor have access to and influence over decisions which affect their lives, at the macro level and

at the very micro level, pro-poor policies and interventions are more likely to be adopted and implemented. Surely, then, it must logically be part of an anti-poverty strategy to help develop structures and institutions which do indeed give poor people such access and influence. What stands out for me from the Mohadi and SEWA experience (and actually from a sheaf of more formal political economy papers), is the crucial role of **Organizations of the Poor**. By this I do not mean the usual NGOs who deliver services as intermediaries for governments or international agencies. I mean membership based organizations who articulate the demands of their members, who defend their rights, who monitor interventions, and who hold the polity accountable to the poor.

19. But such organizations do not just appear out of thin air. It has taken SEWA a quarter of a century to arrive at its current stage of influence over local and national policies and interventions. And, as I noted above, SEWA combines organizing with concrete programs economic programs of income generation and security. But international agencies could do worse than ask themselves how their own actions and interventions could support and help the development of Organizations of the Poor. Of course, a lot more thought and work needs to go into this. We will be developing this as a major theme in the Empowerment section of the WDR, and I very much hope that it will be adopted as part of any action plan on poverty reduction that Jim Wolfensohn might put forward in the months to come.

20. "Empowerment Through Organizing" was an extremely valuable immersion exercise for me. The Exposure to Basrabai, Meeraiben, and the Master of Mohadi, and then the Dialogue with my fellow participants, with SEWA, and with all of our host ladies, has given me confidence that we are proceeding along the right lines in the WDR. I would recommend to key Bank staff to participate in the Exposure and Dialogue Program. For my part, I have promised Basrabai that I will return in a year's time to present the WDR to her and to the village of Mohadi.

## Epilogue

### Elaben, Bhasrabai and the Ladies of the Cooperative Movement

My first encounter with SEWA was in the person of Elaben.<sup>11</sup> It was in an unlikely location, in Germany, where we were assembled for a workshop called to discuss plans for the World Development Report (WDR) on Poverty. The other people at the workshop are a blur in my memory. But the meeting with Elaben stands out. I knew I was in the presence of someone special. The soft gentleness of behaviour and compassion, combined with the hard steel of determination to advance the cause of informal sector women, were the characteristics that stood out for me. I was soon to discover that these were the characteristics of SEWA.

Elaben asked me to come and spend some time with SEWA members before starting to write the WDR. She and Karl Osner (Osner kaka, as I came to call him) persuaded me that while technocratic analysis was important, it had to be based in real experiences of real people. I asked all members of the WDR team to engage in such an “exposure” exercise. It was my good fortune that the vagaries of timetabling meant that I was allocated to the exposure run by SEWA.

It was my good fortune because through that visit to SEWA in Ahmedabad I got to know a remarkable group of women—Mirai Chatterjee, Reema Nanavaty, Renana Jhabavala, Namrata Bali, to mention just four—SEWA organizers who had followed Elaben’s lead in dedicating their lives to work among poor informal sector women. Through them I learnt of SEWA’s philosophy of combining economic projects with organizing, of the importance of building self confidence and unity to demand rights and to fight for them, while advancing specific projects and programs to improve employment, income and security.

But my greatest good fortune was meeting the SEWA members. On that first visit to Gujerat I went to stay with Bhasrabai, the first woman sarpanch of the village of Mohadi, in Kutch district. She displayed the same combination of gentleness and determination that are characteristic of SEWA. To see her conduct the gramsabha is an experience I will never forget. Following her in her daily duties, walking miles to collect wood, treating water like the precious commodity it is to the village, and sleeping in the open air with all the joy of a poor but deeply hospitable community—these are experiences that now suffuse my work and my thinking.

Since that first meeting with Elaben in Germany, and since that first visit to SEWA, I have been to Gujerat many times. I have followed SEWA’s efforts after the devastating earthquake, and after the communal riots. I have also become involved in SEWA’s work on globalization and economic reform, where I have been impressed with the nuanced view taken of the phenomenon. SEWA holds no brief for the mindless support or opposition of the phenomenon, but rather asks the question—how can the processes be turned to the advantage of the poor? Even a cursory examination of the question suggests three prongs—

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<sup>11</sup> Ela Bhatt, the founder of SEWA.

training and investment to increase the capacity of the poor to face changing markets, social security in the broadest sense to face old and new risks, and organization to influence market and policy processes. As always with SEWA, the imperative of organization looms large.

So we come to my most recent visit to SEWA, where I attended a remarkable meeting of the representatives of all SEWA cooperatives. A very simple question was posed—what organizational and administrative changes would you like to see in the government’s handling of cooperatives? The hundred or so ladies present, representing the full range of cooperatives, produced a list that provides a practical roadmap for reform. We have heard a lot about economic reform, about reforming import restrictions and state owned enterprises and budgetary processes. But SEWA’s members are adding their voices to the call for ground level organizational reform—reform of government rules and regulations that hamper the abilities of poor people, especially poor women, to pull themselves out of poverty.

The ladies of the SEWA cooperative movement display the same combination of soft gentleness and hard determination that I saw in all SEWA members and organizers, in Bhasarbai, and, of course, in Elaben when I first met her in that unlikely location in Germany. On this great occasion for the SEWA cooperative movement<sup>12</sup>, I wish Elaben and SEWA all the compassion and all the determination needed to complete their task.

**Ravi Kanbur  
Cornell University  
1 September, 2003**

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<sup>12</sup> 7<sup>th</sup> September, 2003, the 10<sup>th</sup> anniversary of the SEWA Cooperative Federation. Despite the chronology of the note, I think it provides a suitable epilogue to this collection of exposures.

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